IN THE CLAIMS:

Please cancel claim 4 without prejudice.

Claim 1 (currently amended): A portable-card-unit processing apparatus for processing data representing electronic money, defined as an electronic symbol of currency, in a storage section (17a) of a card unit (17) when the card unit (17) is attached to said apparatus, comprising:

a first communicating section (23, 243) for communicating with the card unit (17);

a connecting section (14) for being detachably and directly connected to an external apparatus

(15) eliminating the necessity of a central office of a telephone company;

a second communicating section (24, 244) for communicating with the external apparatus (15) through said connecting section (14);

a display section (13) for displaying the electronic money read out from the storage section (17a) of the card unit section (17) through said first communicating section (23, 243);

a save storage section (30) for holding transaction history information that are stored in the storage section (17a) of the card unit (17); and

a control section (20) including:

a connection determining section (244) for determining, based on a connection information signal from said connecting section (14), whether or not the external apparatus (15) is connected to said connecting section (14);

a first control section, for controlling said first communicating section (23, 243) and said second communicating section (24, 244) so as to transfer data between the card unit (17) and the external apparatus (15) if said connection determining

section (244) determines that the external apparatus (15) is connected to said connecting section (14), and

a second control section, for controlling said first communicating section (23,243) and said display section (13) so as to read balance information on said electronic money from the storage section (17a) of the card unit (17) and to display said balance information on said display section (13), and for controlling

said first communicating section (23, 243) so as to read said transaction history information from the storage section (17a) of the card unit (17) and to store said transaction history information into said save storage section (30), when the card unit (17) is attached to said apparatus while said connection determining section (244) determined that the external apparatus (15) is not connected to said connecting section (14).

Claims 2-4 (canceled)

Claim 5 (original): The portable-card-unit processing apparatus according to claim 4, wherein, when the card unit (17) is attached to said apparatus while the external apparatus (15) is connected to said connecting section (14), said control section (20) controls said second communicating section (24, 244) as to transfer said at least part of information, which is stored in said save storage section (30), to the external apparatus (15).

Claim 6 (original): The portable-card-unit processing apparatus according to claim 5, wherein, upon receipt of a request from the external apparatus (15) for transfer of said at least part of information, said control section (20) controls said second communicating section (24, 244) as to transfer said at least part of information, which is stored in said save storage section (30), to the external apparatus (15).

Claim 7 (previously presented): The portable-card-unit processing apparatus according to claim 4, wherein when said card unit (17) storing electronic money defined as an electronic symbol of currency in said storage section (17a) is attached, transaction information on said electronic money is read out from said storage section (17a) and stored as said at least part of information in said save storage section (30).

Claim 8 (previously presented): The portable-card-unit processing apparatus according to claim 4, wherein said save storage section (30) is a non-volatile memory.

Claim 9 (currently amended): A portable-card-unit processing apparatus for processing data representing electronic money, defined as an electronic symbol of currency, in a storage section (17a) of a card unit (17) when the card unit (17) is attached to said apparatus, comprising:

a first communicating section (23, 243) to communicate with the card unit (17);

a connector (14) adapted to be directly attached to an external apparatus (15) eliminating the necessity of a central office of a telephone company;

a second communicating section (24, 244), communicably connected to said connector (14), to communicate with the external apparatus (15) through said connector (14);

a display (13), communicably connected to said first communicating section (23, 243), to display the electronic money read out from the storage section (17a) of the card section (17) through said first communicating section (23, 243);

a save storage section (30), communicably connected to said first communicating section (23, 243), to hold transaction history information that are stored in the storage section (17a) of the card unit (17); and

a controller (20), communicably connected to said first communicating section (23, 243), said second communicating section (24, 244) and said display (13), including:

> a connection determining section (244) to determine, based on a connection information signal from said connector (14), whether or not the external apparatus (15) is connected to said connector (14);

> a first controller, to control said first communicating section (23, 243) and said second communicating section (24, 244) so as to transfer data between the card unit (17) and the external apparatus (15) if said connection determining section (244) determines that the external apparatus (15) is connected to said connector (14), and

> a second controller, to control said first communicating section (23, 243) and said display (13) so as to read balance information on said electronic money from the storage section (17a) of the card unit (17) and to display said balance

information on said display (13), and to control said first communicating section (23, 243) so as to read said transaction history information from the storage section (17a) of the card unit (17) and to store said transaction history information into said save storage section (30), when the card unit (17) is attached to said apparatus while said connection determining section (244) determined that the external apparatus (15) is not connected to said connector (14).

Claim 10 (currently amended): A portable-card-unit processing apparatus for processing data representing electronic money, defined as an electronic symbol of currency, in a storage section (17a) of a card unit (17) when the card unit (17) is attached to said apparatus, comprising:

- a first communicating section (23, 243) to communicate with the card unit (17);
- a second communicating section (24, 244) to communicate with the external apparatus (15) eliminating the necessity of a central office of a telephone company;
- a display (13), communicably connected to said first communicating section (23, 243), to display the electronic money read out from the storage section (17a) of the card section (17) through said first communicating section (23, 243);

a save storage section (30), communicably connected to said first communicating section (23, 243), to hold transaction history information that are stored in the storage section (17a) of the card unit (17); and

a controller (20), communicably connected to said first communicating section (23, 243), said second communicating section (24, 244) and said display (13), including:

a connection determining section (244) to determine whether or not the external apparatus (15) is connected to said portable-card-unit processing apparatus;

a first controller, to control said first communicating section (23, 243) and said second communicating section (24, 244) so as to transfer data between the card unit (17) and the external apparatus (15) if said connection determining section (244) determines that the external apparatus (15) is connected to said portable-card-unit processing apparatus, and

a second controller, to control said first communicating section (23, 243) and said display (13) so as to read balance information on said electronic money from the storage section (17a) of the card unit (17) and to display said balance information on said display (13), and to control said first communicating section (23, 243) so as to read said transaction history information from the storage section (17a) of the card unit (17) and to store said transaction history information into said save storage section (30), when the card unit (17) is attached to said apparatus while said connection determining section (244) determined that the external apparatus (15) is not connected to said portable-card-unit processing apparatus.